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## **UCC members and congregations abolish \$5.2 million in medical debt for Kansans, Oklahomans**

Financial gifts from 20 [United Church of Christ](#) congregations in the denomination's [Kansas-Oklahoma Conference](#), plus several individuals and church bodies, have abolished \$5.2 million in medical debt in those two states. More than 3,200 households across 76 counties in Kansas and 60 counties in Oklahoma will soon be receiving letters telling them that their medical debt has been forgiven.

At a Nov. 24 news conference, local, regional and national UCC leaders will announce that a Conference-wide fundraising campaign, birthed before the coronavirus pandemic, along with a contribution from a national ministry of the UCC, raised \$40,000. The gifts were sent to the New York-based nonprofit [RIP Medical Debt](#), which bought up debt for pennies on the dollar in October.

The purchase wiped out \$5,211,729 in medical debt for 3,234 households. The average amount forgiven per household was \$1,612.54.

"Medical debt is something you don't think will affect you personally," said Lori Herpich, a member of [Plymouth Congregational UCC](#), Lawrence, Kan. "My husband and I have experienced the crushing weight of medical debt that can lead to bankruptcy. The medical relief that UCC took part in is such important work. For some families to be able to feel that weight removed is indescribable and a true blessing."

"Medical Debt is just another expression of the unjust systems that are so deeply entrenched in our country," said Edith Guffey, Kansas-Oklahoma Conference Minister. "We are a small Conference; 53 churches. We have a handful of larger congregations, but we are comprised primarily of small churches, a mixture of urban and rural, located in mask wearing and mask resisting communities. We did this important ministry together, across two states, because medical debt doesn't care who you are or how you vote, or where you live. The only thing that matters is if you can pay. Love of neighbor is easy to say, but it doesn't pay the bills. ... What a gift to our members to have the opportunity to be a part of making a tangible difference in the lives of thousands of families throughout Kansas and Oklahoma."

"One of the roles of the church is charity, but another equally important and different role is that of justice," said the Rev. Chris Moore, pastor of [Fellowship Congregational UCC](#), Tulsa. "During a pandemic it becomes even more important for the church to step in, disrupting unjust systems like ones that subject people to financial ruin simply because they have become sick or injured. If marshaling our resources for medical debt relief isn't 'being the church,' I don't know what is."

Specific criteria were used in the buy. Qualifying debtors were those earning less than two times the federal poverty level; in financial hardship, with out-of-pocket

expenses that are 5 percent or more of their annual income; or facing insolvency, with debts greater than assets.

The debt buy was made anonymously; the UCC does not know who specifically benefited from it. Through RIP Medical Debt, a yellow envelope bearing a UCC logo is on the way to each benefiting family, with a letter naming contributing congregations and organizations. It reads: “You may never enter the doors of one of our churches, but we are the United Church of Christ and we love you. ... Most importantly, you are beloved by God and your debt has been forgiven.”

**To date, \$57 million in medical debt has been abolished by United Church of Christ.**

The UCC’s medical debt project began with a 2019 buy in Chicago, where church donations abolished \$5.3 million in debt for 5,888 families on the city’s South Side.

In January 2020, the effort moved to St. Louis, where \$12.9 million in medical debt was eliminated for 11,108 households in that city and St. Louis County.

This summer, nine California congregations in the East Bay Area wiped out \$7.4 million in medical debt for 3,539 households across the state.

In October, a collaborative effort by 122 United Church of Christ congregations, four Associations, and more than 100 households in the Southern New England Conference abolished \$26.2 million in medical debt in two separate buys. Recipients were families in seven states in and around New England and first responders across the country who benefit from RIP’s [Helping COVID Heroes Fund](#).

The campaign will continue through the summer of 2021, reaching low-income Americans in each of the UCC’s geographic regions. A sixth buy is in progress in the UCC’s Central Atlantic Conference, covering Maryland, Virginia and the District of Columbia.

The UCC is also using it as an opportunity to draw attention to what the Rev. Traci Blackmon, associate general minister, calls “the unconscionable cost and profiteering of health care in the United States and their devastating impact on families, as a critical issue as we vote in the 2020 elections.”

A press kit, including fact sheets on medical debt’s impact, are [here](#).

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*The [United Church of Christ](#), a mainline Protestant denomination, has more than 800,000 members in 4,852 congregations nationwide. Headquartered in Cleveland, it is a church of many firsts: the first mainline denomination to ordain a woman, the first to ordain an openly gay man and the first predominantly white denomination to ordain an African American. More on its Kansas-Oklahoma Conference is [here](#).*